

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Christine K Puncochar

Debtor(s)

Case No. 15-02600

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/27/2015.
- 2) The plan was confirmed on 04/03/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/19/2017.
- 5) The case was converted on 03/24/2017.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,978.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$6,978.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,823.93
Court Costs	\$0.00
Trustee Expenses & Compensation	\$302.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,126.74**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Unsecured	861.00	861.06	861.06	21.42	0.00
BECKET & LEE LLP	Unsecured	1,779.00	1,779.47	1,779.47	44.25	0.00
BECKET & LEE LLP	Unsecured	717.00	717.05	717.05	17.83	0.00
BMO HARRIS BANK NA CONSUMER	Secured	9,057.31	2,379.59	2,379.59	2,379.59	467.14
BRIGHTSTAR HEALTHCARE OF DUP.	Unsecured	12,741.00	14,639.70	14,639.70	364.03	0.00
CACH LLC	Unsecured	1,892.00	1,891.84	1,891.84	47.04	0.00
CAVALRY SPV I LLC	Unsecured	7,614.00	7,614.83	7,614.83	189.34	0.00
COMENITY BANK	Unsecured	NA	514.01	514.01	0.00	0.00
DISCOVER BANK	Unsecured	5,977.00	5,977.55	5,977.55	148.62	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,192.00	1,192.65	1,192.65	18.58	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	921.00	921.73	921.73	22.92	0.00
MIDLAND FUNDING LLC	Unsecured	NA	4,519.40	4,519.40	112.36	0.00
OCWEN LOAN SERVICING LLC	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	414.00	414.81	414.81	0.00	0.00
COMENITY BANK/KING SIZES	Unsecured	514.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	481.00	NA	NA	0.00	0.00
MANOR CARE HEALTH SVCS	Unsecured	2,964.00	NA	NA	0.00	0.00
MED BUS BUREAU	Unsecured	957.00	NA	NA	0.00	0.00
CHASE CARD	Unsecured	1,050.00	NA	NA	0.00	0.00
CHASE CARD	Unsecured	698.00	NA	NA	0.00	0.00
CHASE CARD	Unsecured	678.00	NA	NA	0.00	0.00
ASPIRE	Unsecured	962.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	14.00	NA	NA	0.00	0.00
MERCHANTS CR	Unsecured	4,256.00	NA	NA	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	1,164.00	1,164.68	1,164.68	18.14	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,379.59	\$2,379.59	\$467.14
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,379.59	\$2,379.59	\$467.14
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,208.78	\$1,004.53	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,126.74</u>
Disbursements to Creditors	<u>\$3,851.26</u>
TOTAL DISBURSEMENTS :	<u>\$6,978.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/31/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.